CANADA • NOVA SCOTIA
Crop Insurance

ANNUAL REPORT

1985-1986

THE
NOVA SCOTIA
CROP & LIVESTOCK
INSURANCE COMMISSION

To His Honour
The Honourable Alan R. Abraham, C.D.
Lieutenant-Governor of Nova Scotia

Dear Sir:

I have the honour to transmit herewith the Seventeenth Annual Report of the Nova Scotia Crop & Livestock Insurance Commission for the fiscal year ended March 31, 1986.

I am, Your Honour,

Yours very truly,

Roger S. Bacon

To The Honourable Roger Bacon
Minister of Agriculture & Marketing

Sir:

Presented herewith is the Seventeenth Annual Report of the Nova Scotia Crop & Livestock Insurance Commission for the fiscal year ended March 31, 1986.

Respectfully Submitted,

P.A. van Oostrum
Chairman

D.G. MacNeil
Manager

NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION

TABLE OF CONTENTS

	Page
Summary of the 1985 Crop Year	9
Financial Participation	10
Objectives and Responsibilities	10
Insurance Plans In Force	10
Features of Livestock Insurance Plan	11
Statistical Summaries	12
Acknowledgements	19
Conclusion	19
Commission Officers	19
Financial Statements	21
Auditor's Report	21

SUMMARY OF THE 1985 CROP YEAR

The winter of 1985 could be termed the "old fashioned type" with temperatures remaining below zero for the month of January and more snow than usual during the first two weeks of February. March remained cold with a minus 27 celsius recorded on March 7. During the last two weeks of April there was considerable seeding of spring grain; approximately 500 acres of peas were planted prior to May 1; however as the weather deteriorated after the middle of May the seeding dates for spring grain and corn were extended to June 15. Also, because of the excessive moisture, the bean seeding date was extended from July 5 to July 17. The weather improved during the last two weeks of July; however, it became evident that a number of crops were in a difficult position, namely barley, beans and corn.

The harvesting of lowbush blueberries began during the week of August 12. A serious problem arose in the blueberry industry when processing plants experienced problems handling the volume of berries, causing producers to harvest only on certain days. The price was 20¢ per pound. Rain in early September caused problems in the harvesting of spring grain and winter grain. The bean crop experienced a real problem with rot.

The first fall frost occurred on September 12. There was apprehension about Hurricane Gloria during the period of September 26-28; however, the storm did not hit Nova Scotia. October was mild and dry which assisted with the harvesting of grain and apples. The earlier prediction of a poor corn crop for many growers was realized.

A serious outbreak of shipping fever occurred in Inverness County in a large dairy operation. Fortunately the herd was insured under the Dairy Livestock Insurance Plan.

The first snowfall occurred on November 15. Also in November, corn claims were finalized after one of the worst corn crops in years.

In summary, the 1985 crop year was one of the most difficult the Crop and Livestock Insurance Commission has encountered, resulting in the largest amount of claims paid since the program was implemented in 1969.

FINANCIAL PARTICIPATION

Administration

The Government of Nova Scotia contributes all of the administration costs totalling approximately $239,000 plus the reinsurance premium amounting to $33,817 for the 1985-1986 fiscal year.

Premium

The Government of Canada provides financial assistance to the Canada-Nova Scotia Crop Insurance Program by contributing 50 percent of the total premium required each year. The Federal Government's contribution to this province's Crop Insurance Program totalled approximately $225,000 for 1985-1986.

OBJECTIVES AND RESPONSIBILITIES

1. The Commission is responsible to make available to Nova Scotia farmers, a Crop and Livestock Insurance Program that will be of benefit in times of low crop yields or in the event of livestock losses, thus providing a stabilizing effect for the farmers and the agricultural community in general.

2. The administration of the Crop and Livestock Insurance Program is the responsibility of the Commission under the authority of the Minister of Agriculture and Marketing for the Province of Nova Scotia. It is subject to the provisions of the Nova Scotia Crop and Livestock Insurance Act and the Crop Insurance Agreement between the Governments of Nova Scotia and Canada.

3. The Commission is responsible for the administration of Crop and Livestock Insurance plans in Nova Scotia, established by regulations. This includes the functions of sales, promotions, underwriting, field inspections, adjusting and payment of claims and accounting.

INSURANCE PLANS IN FORCE

1. Spring Grain	–oats, barley, wheat and mixed grain
2. Winter Grain	–rye, wheat
3. Tree Fruit	–apples, pears –Tree production

4. Tobacco
5. Corn –silage, grain
6. Pea and Bean –processing
7. Lowbush Blueberries
8. Strawberries
9. Forage
10. Dairy

FEATURES OF THE CROP INSURANCE PLANS

1. **Designated Perils:**
   Wind, frost, drought, excessive moisture, excessive rainfall, disease, insects, winter-kill, flood, hail and wildlife are specific to certain insurance plans.

2. **Type of Insurance:**
   Each insured crop is guaranteed a specific yield based on the past production records of each insured producer; when no past records are available, a bench-mark will be used.

3. **Quality Guarantee:**
   Losses due to low quality may be taken into consideration for the following insurance plans: Tree Fruit and Tobacco.

4. **Premium Discount:**
   The discount in premium is designed to recognize differences in risk between location and management and is based on frequency of claims and years of participation in the Crop Insurance Program by the insured. The following insurance plans have a premium discount system:
   (a) Spring Grain
   (b) Corn
   c) Lowbush Blueberries
   (d) Tree Fruit
   (e) Tobacco
   (f) Strawberries
   (g) Winter Grain

STATISTICAL SUMMARY
N.S. CROP & LIVESTOCK INSURANCE COMMISSION
PERIOD ENDING: March 31, 1986

PLAN NAME	NO. CONTRACTS	NO. INSUREDS	NO. ACRES	TOTAL COVERAGE	TOTAL PREMIUM	# CLAIMS	TOTAL INDEMNITY
Spring Grain	297	181	O- 2,000.43	$ 152,486.22	$ 13,458.56	31	$ 9,542.04
			B- 2,985.06	$ 296,416.29	$ 25,307.18	68	$ 80,856.11
			W- 147.41	$ 14,083.70	$ 1,670.20	1	$ 1,045.60
			M- 318.15	$ 27,128.50	$ 2,588.38	5	$ 2,830.08
			5,451.05	$ 490,114.71	$ 43,024.32	105	$ 94,273.83
Tree Fruit	77	77	A- 4,568.00	$ 2,985,033.77	$122,478.18	16	$ 91,725.74
			P- 136.50	$ 82,860.36	$ 3,658.06	1	$ 3,556.00
T.I. Endor.	16	16	T-135,614.00	$ 2,146,569.00	$ 8,586.30		
			4,704.50	$ 5,214,463.13	$134,722.54	17	$ 95,281.74
Tobacco	14	14	579.91	$ 1,540,817.90	$ 46,287.70	1	$ 1,694.25
Peas & Beans	39	39	P- 1,349.87	$ 439,186.04	$ 50,506.46	4	$ 20,003.42
			B- 1,691.80	$ 574,583.70	$ 66,077.26	19	$190,041.43
			3,041.67	$ 1,013,769.74	$116,583.72	23	$210,044.85
Forage 85-86	11	11	247.00	$ 12,150.00	$ 1,699.00	7***	$ 3,230.15
Corn	82	60	3,149.97	$ 475,704.50	$ 43,647.66	35**	$ 82,574.77
Blueberries	143	127	3,866.95	$ 737,797.79	$ 37,838.26	7	$ 7,691.84

STATISTICAL SUMMARY
N.S. CROP & LIVESTOCK INSURANCE COMMISSION
PERIOD ENDING: March 31, 1986 (Continued)

PLAN NAME	NO. CONTRACTS	NO. INSUREDS	NO. ACRES	TOTAL COVERAGE	TOTAL PREMIUM	# CLAIMS	TOTAL INDEMNITY
Strawberries	23	23	95.05	$ 108,059.24	$ 8,461.02	1	$ 1,626.30
Winter Grain 85-86	28	28	W- 1,260.96	$ 214,547.29	$ 15,104.90	8	$ 5,564.58
			R- 140.62	$ 17,840.13	$ 1,863.90	4	$ 4,731.76
			1,401.62	$ 232,387.42	$ 16,968.80	12*	$ 10,296.34
CROP SUMMARY	730	576	22,537.72	$ 9,825,264.43	$449,233.02	207	$506,714.07
LIVESTOCK SUMMARY	D-269	D-269	D- 22,662	$23,457,800.00	$ 39,106.13	10	$ 36,775.90
			TOTALS:	$33,283,064.43	$488,339.15	217	$543,489.97

* Claims Paid on Winter Grain for the 1984-1985 crop year ($10,296.34)
** Claims Paid on Corn for the 1984 crop year ($1,515.44)—one
*** Claims Paid on Forage for the 1984-1985 crop year ($2,997.65)

SUMMARY OF CROP INSURANCE PLANS
(1969-1985 Crop Years inclusive)

PLANS	NO. YEARS	NO. CLAIMS	TOTAL PREMIUM	CLAIMS PAID	LOSS RATIO
1. Spring Grain	17	806	$ 431,751	$ 414,366	0.96
2. Corn	15	295	$ 485,822	$ 449,602	0.92
3. Tree Fruit	16	197	$ 846,809	$ 681,042	0.80
Tree Rider	2*		$ 15,626		
4. Winter Grain	16*	128	$ 200,680	$ 113,334	0.56
5. Tobacco	15	12	$ 409,633	$ 76,315	0.19
6. Strawberries	12	64	$ 92,768	$ 82,186	0.89
7. Blueberries	13	177	$ 326,765	$ 157,852	0.48
8. Peas & Beans	14	315	$1,314,689	$1,210,509	0.92
9. Forage	8*	90	$ 37,948	$ 32,297	0.85
		2,084	$4,162,491	$3,217,503	0.77

* Does not include Summary of 1985-86 due to claims pending after March 31, 1986.

OPERATIONS SUMMARY OF CROP INSURANCE YEARS
(1969-1985 Fiscal Years inclusive—April 1–March 31)

CROP YEARS	NO. CONTRACTS	TOTAL COVERAGE	TOTAL PREMIUM	CLAIMS PAID	LOSS RATIO
1985-1986	730	$9,825,538.00	$449,233.00	$506,714.00	1.33
1984-1985	740	$9,671,713.00	$447,710.00	$130,249.00	0.29
1983-1984	775	$8,772,994.00	$441,213.00	$443,804.00	1.00
1982-1983	760	$6,675,736.00	$449,121.00	$125,953.00	0.28
1981-1982	751	$5,851,383.00	$401,675.00	$222,576.00	0.55
1980-1981	666	$4,367,861.00	$312,813.00	$199,141.00	0.63
1979-1980	695	$4,007,142.00	$297,463.00	$302,169.00	1.01
1978-1979	781	$3,752,752.00	$287,315.00	$140,318.00	0.48
1977-1978	770	$3,453,011.00	$261,308.00	$252,676.00	0.96
1976-1977	601	$2,785,882.00	$224,369.00	$ 90,866.00	0.40
1975-1976	563	$2,285,874.00	$198,925.00	$168,151.00	0.84
1974-1975	560	$2,029,282.00	$164,811.00	$234,230.00	1.42
1973-1974	492	$1,747,875.00	$ 94,735.00	$246,874.00	2.60
1972-1973	392	$1,562,590.00	$ 79,343.00	$ 75,826.00	0.95
1971-1972	347	$ 766,303.00	$ 31,789.00	$ 61,022.00	1.91
1970-1971	346	$ 882,644.00	$ 31,937.00	$ 32,643.00	1.02
1969-1970	309	$ 337,423.00	$ 17,700.00	$ 11,449.00	0.64

Since the Program's implementation in 1969, for every dollar collected in premium from the farmer and the Federal Government's contribution, $.77 has been paid out in claims.

DAIRY LIVESTOCK INSURANCE PLAN SUMMARY
(April 1, 1978–March 31, 1986)

YEARS	NO. INSURED HERDS	NO. INSURED CATTLE	TOTAL PREMIUM	CLAIMS PAID
1978-1979	352	26,121	$ 59,198.14	$ 31,744.50
1979-1980	403	29,491	$ 86,731.88	$ 60,501.10
1980-1981	284	22,817	$ 77,919.61	$ 53,089.50
1981-1982	249	20,480	$ 53,326.15	$ 16,120.35
1982-1983	205	17,253	$ 42,423.00	$ 21,133.16
1983-1984	209	18,037	$ 43,820.40	$ 3,400.00
1984-1985	219	18,263	$ 42,030.80	$ 14,459.00
1985-1986	269	22,662	$ 39,106.13	$ 36,775.90
		TOTAL =	$444,556.11	$237,223.51

DAIRY INSURANCE PLAN CLAIM SUMMARY
(April 1, 1985–March 31, 1986)

INSURABLE DISEASES	NO. CLAIM ANIMALS	TOTAL CLAIMS PAID
1. Acute Mastitis	0	0
2. Shipping Fever	39	$35,375.90
3. Infectious Bovine Rhinotracheitis	1	$ 1,400.00

CLAIM SUMMARY RE: DAIRY INSURANCE PLAN
(April 1, 1978–March 31, 1986)

DISEASE	NO. CLAIM ANIMALS	TOTAL CLAIMS PAID
1. Acute Mastitis	105	$103,832.85
2. Shipping Fever	87	$109,088.46
3. Infectious Bovine Rhinotracheitis	23	$ 22,591.50
4. Brucellosis	2	$ 810.70

Since the Dairy Livestock Insurance Plan was first made available in 1978, for every dollar in premium paid by Dairy Insureds, $.53¢ has been paid out in claims.

FEATURES OF THE LIVESTOCK INSURANCE PLAN

The following are the diseases designated as insurable under the Dairy Livestock Insurance Plan:

1. Reportable (Brucellosis, Tuberculosis, Blue-tongue, Foot and Mouth, Mange, Vesicular Stomatitis) or such other diseases designated as reportable.
2. Acute Mastitis–optional
3. Shipping Fever–pneumonia type
4. Infectious Bovine Rhinotracheitis (respiratory form)–I.B.R.

Coverage & Costs

VALUE/HERD	COST/ANIMAL	VALUE/HERD	COST/ANIMAL
$200.00	$0.40	$1,000.00	$2.00 ($10.00)
$400.00	$0.80	$1,200.00	$2.40 ($12.00)
$600.00	$1.20 ($6.00)	$1,400.00	$2.80 ($14.00)
$800.00	$1.60 ($8.00)	$1,600.00	$3.20 ($16.00)

Figures in parentheses indicate cost of including Acute Mastitis option.

Loss of Income Benefit–Coverage & Costs

The Loss of Income Benefit Option is only available to Dairy Insureds. This option is intended to compensate an insured when the monthly gross income from the sale of milk and/or cream is reduced below 50 percent of the average gross monthly income during the previous 12 months as a result of one or more of the insurable diseases or fire. An insured can select the time period required, such as 2, 4, or 6 months.

INSURED AMOUNT	2 MONTH PERIOD COST/YEAR	INSURED AMOUNT	2 MONTH PERIOD COST/YEAR
$1,000.00	$ 3.00	$10,000.00	$30.00
$2,000.00	$ 6.00	$11,000.00	$33.00
$3,000.00	$ 9.00	$12,000.00	$36.00
$4,000.00	$12.00	$13,000.00	$39.00
$5,000.00	$15.00	$14,000.00	$42.00
$6,000.00	$18.00	$15,000.00	$45.00
$7,000.00	$21.00	$16,000.00	$48.00
$8,000.00	$24.00	$17,000.00	$51.00
$9,000.00	$27.00	$18,000.00	$54.00

Good Experience Discount

The following Good Experience Premium Discount schedule was made available to Dairy Insureds commencing in the 1985-86 year:

YEAR 1 – 0% DISCOUNT
YEAR 2 – 5% DISCOUNT
YEAR 3 – 10% DISCOUNT
YEAR 4 – 15% DISCOUNT
YEAR 5 – 20% DISCOUNT
YEAR 6 – 30% DISCOUNT
YEAR 7 – 40% DISCOUNT
YEAR 8 + – 50% DISCOUNT

DAIRY INSURANCE PLAN SUMMARY
(April 1, 1985–March 31, 1986)

NO. INSUREDS	NO. INSURED ANIMALS	TOTAL COVERAGE	TOTAL PREMIUM	NO. CLAIMS PAID	TOTAL INDEMNITY
269	22,662	$23,457,800	$39,106	10	$36,775

ACKNOWLEDGEMENTS

The Nova Scotia Crop & Livestock Insurance Commission expresses its appreciation to the following for the co-operation and assistance provided:

- Agriculture Canada—Crop Insurance Division
- N.S. Department of Agriculture & Marketing
- Other Provincial Crop Insurance Agencies
- The Commission's Field and Clerical Staff

Over the years, the Commission has received co-operation from farmers and commodity groups in Nova Scotia and, at this time, wishes to recognize the assistance received.

CONCLUSION

The 1985 crop year will be remembered by many farmers as a difficult season. The extremely wet spring carrying into early July had a devastating effect on the bean processing crop. The barley crop also experienced one of the worst seasons for a number of years and, as well, a number of apple growers had reduced yields because of poor pollinating weather.

There was a significant increase in the number of Dairy Insureds which can be attributed to two factors: the Good Experience Premium Discount introduced in 1985 and the serious outbreak of shipping fever on a dairy farm in Inverness County.

The Commission was approached by the N.S. Sheep Producers to develop an insurance plan, to assist, if possible, when sheep are killed by coyotes. A working paper was developed advocating compensation in lieu of the bounty.

COMMISSION OFFICERS

Board Members

P. van Oostrum	—	Chairman—Canard, Kings Co.
J. Johnson	—	Vice-Chairman—Dept. of Agriculture & Marketing
W. McCurdy	—	Member—Old Barns, Colchester Co.
D. Dickinson	—	Member—Southampton, Cumberland Co.
L. Palmer	—	Member—Berwick, Kings Co.
W. Dykstra	—	Member—Scotsburn, Pictou Co.

Principal Officers

D.G. MacNeil	—	Manager
K.G. Bartlett	—	Secretary
B.A. Pratt	—	Accounting Clerk
B.M. Mahoney	—	Field Representative
R.F. Saunders	—	Regional Field Representative

Auditor

Auditor General — Province of Nova Scotia

Solicitor

J.R.M. Akerman

Field Staff

K. Morton
C. Hansen
Dr. F. Forsyth
E. Meister

PROVINCE OF NOVA SCOTIA

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

FINANCIAL STATEMENTS

MARCH 31, 1986

AUDITOR'S REPORT

To the Chairman and Members of the
Nova Scotia Crop and Livestock
Insurance Commission and to the
Minister of Agriculture and Marketing

I have examined the balance sheet of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 1986, and the statement of revenues and expenses of the Commission and the statement of the Crop and Livestock Insurance Fund for the year then ended. My examination was made in accordance with generally accepted auditing standards and, accordingly, included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1986 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

O.P. Cormier, F.C.A.
Auditor General

Halifax, Nova Scotia
July 18, 1986

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
BALANCE SHEET
AS AT MARCH 31, 1986

ASSETS

	1986	1985
Current		
Cash	$ 4,100	$ 10,978
Short-term investments	2,464,871	2,294,486
Accounts receivable–premiums	3,931	399
Accrued interest receivable	38,400	26,472
	$2,511,302	$2,332,335

LIABILITIES AND FUND BALANCES

Current		
Unearned premiums	$ 34,000	$ 35,235
Insurees' deposits	1,039	1,046
Provision for payment of unsettled indemnities	8,100	10,462
	43,139	46,743
Long Term		
Advance from Province of Nova Scotia	230,000	230,000
Crop and Livestock Insurance Fund		
Crop insurance	2,027,699	1,871,390
Livestock insurance	210,464	184,202
	2,238,163	2,055,592
	$2,511,302	$2,332,335

APPROVED ON BEHALF OF THE COMMISSION

_____

Chairman

_____

Member

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
STATEMENT OF CONTINUITY
CROP AND LIVESTOCK INSURANCE FUND
FOR THE YEAR ENDING MARCH 31, 1986

	Crop Insurance	Livestock Insurance	Totals 1986	Totals 1985
Balance, beginning of year	$1,871,390	$184,202	$2,055,592	$1,485,003
Add: Net income	156,309	26,262	182,572	570,589
Balance, end of year	$2,027,699	$210,464	$2,238,163	$2,055,592

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
STATEMENT OF REVENUES AND EXPENSES
FOR THE YEAR ENDING MARCH 31, 1986

	Crop Insurance	Livestock Insurance	Totals 1986	Totals 1985
Revenues				
Insurance premiums (Schedule A)	$450,398	$42,202	$492,600	$488,668
Interest income	209,102	21,187	230,289	233,182
Miscellaneous	310	–	310	160
	659,810	63,389	723,199	722,010
Expenses				
Indemnity claims (Schedule A)	503,501	37,127	540,628	151,421
Administrative expenses (Schedule B)	239,191	–	239,191	231,416
	742,692	37,127	779,819	382,837
Income (deficiency) before Government contribution	(82,882)	26,262	(56,620)	339,173
Contribution by the Province of Nova Scotia (Note 2)	239,191	–	239,191	231,416
Net income	$156,309	$26,262	$182,571	$570,589

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 1986

1. Authority

The Nova Scotia Crop & Livestock Insurance Commission was established pursuant to Section 2(1) of the Nova Scotia Crop and Livestock Insurance Act. The function of the Commission is to administer plans of crop and livestock insurance and conduct programs relating to these plans.

2. Accounting Policies

Government Contributions

The Department of Agriculture and Marketing pays the administrative expenses of the Commission. This amount is shown as a contribution by the Province of Nova Scotia on the Statement of Revenues and Expenses.

Income and Expenses

For the year ending March 31, 1986, the practice was adopted of allocating interest income between the crop and livestock insurance funds. Administrative expenses are attributed 100% to the crop insurance fund.

Fixed Assets

The costs of furniture and equipment purchased are expensed 100% in the year of acquisition.

3. Crop Re-Insurance Fund

The Province is party to an agreement with the Government of Canada whereby the Province makes advances to a fund administered by the Government of Canada called the Crop Re-Insurance Fund of Canada for Nova Scotia. The purpose of this fund is to assist the Province of Nova Scotia when there is a requirement by the Province to make advances to the Commission for the payment of crop insurance indemnities. The balance of the non-interest-bearing advances on hand in this Fund belonging to the Province as at March 31, 1986 was $398,577. Transactions concerning this fund are recorded by the Province and not in the accounting records of the Commission.

SCHEDULE A

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
PREMIUM REVENUE AND INDEMNITY CLAIMS
FOR THE YEAR ENDING MARCH 31, 1986

	Premium Revenue				Indemnity Claims	
	Farmer	Federal	1986	1985	1986	1985
Crop Insurance						
Spring grain	$ 21,512	$ 21,512	$ 43,024	$ 37,638	$ 94,274	$ 14,467
Winter grain	8,484	8,484	16,968	19,164	10,346	11,620
Tree fruit	67,944	67,944	135,888	118,102	95,282	9,976
Tobacco	23,144	23,144	46,288	50,320	1,694	—
Corn	21,824	21,824	43,648	29,270	81,059	6,564
Peas & beans	58,292	58,292	116,584	143,480	210,045	63,285
Blueberries	18,919	18,919	37,838	36,290	7,692	24,971
Strawberries	4,230	4,230	8,460	8,506	1,626	1,833
Forage	850	850	1,700	2,784	1,483	2,997
	225,199	225,199	450,398	445,554	503,501	135,713
Livestock Insurance						
Dairy	42,202	—	42,202	43,114	37,127	15,708
Total	$267,401	$225,199	$492,600	$488,668	$540,628	$151,421

SCHEDULE B

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION
ADMINISTRATIVE EXPENSES
FOR THE YEAR ENDING MARCH 31, 1986

	1986	1985
Salaries and wages	$175,427	$168,907
Travel	23,333	24,719
Professional and special services	4,000	5,130
Supplies and services	17,608	16,392
Other	18,823	16,268
	$239,191	$231,416